

119TH CONGRESS  
2D SESSION

# S. 2074

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## AN ACT

To amend the Fair Credit Reporting Act to expand the definition of an active duty military consumer for purposes of certain credit monitoring requirements, and for other purposes.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Servicemembers’ Cred-  
3 it Monitoring Enhancement Act”.

4 **SEC. 2. CREDIT MONITORING.**

5 (a) IN GENERAL.—The Fair Credit Reporting Act  
6 (15 U.S.C. 1681 et seq.) is amended—

7 (1) in section 605A(k) (15 U.S.C. 1681c–  
8 1(k))—

9 (A) by striking paragraph (1) and insert-  
10 ing the following:

11 “(1) DEFINITIONS.—In this subsection:

12 “(A) ARMED FORCES.—The term ‘armed  
13 forces’ has the meaning given the term in sec-  
14 tion 101(a) of title 10, United States Code.

15 “(B) ARMED FORCES MEMBER CON-  
16 SUMER.—The term ‘armed forces member con-  
17 sumer’ means a consumer who, regardless of  
18 duty status, is a member of the armed forces.”;  
19 and

20 (B) in paragraph (2)(A), by striking “ac-  
21 tive duty military consumer” and inserting  
22 “armed forces member consumer”; and

23 (2) in section 625(b)(1)(K) (15 U.S.C.  
24 1681t(b)(1)(K)), by striking “active duty military  
25 consumers” and inserting “armed forces member  
26 consumers”.

1       (b) EFFECTIVE DATE.—The amendments made by  
2 subsection (a) shall take effect on the date that is 1 year  
3 after the date of enactment of this Act.

Passed the Senate March 5, 2026.

Attest:

*Secretary.*

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